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Facsimile Cover Sheet

To: Commissioner for Patents for Examiner Clement B. Graham Group Art Unit 3628	Facsimile No.: 703/872-9326
From: Dell Whitton Legal Assistant to Wayne P. Bailey	No. of Pages Including Cover Sheet: 21
<p>Message:</p> <p>Enclosed herewith:</p> <ul style="list-style-type: none">• Transmittal Document; and• Response to Office Action. <p>Official</p> <p>FAX RECEIVED APR 29 2003 GROUP 3600</p>	
Re: Application No. 09/505,031 Attorney Docket No: RSW9-99-118	
Date: Monday, April 28, 2003	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Kraemer et al.**

Serial No.: 09/505,031

Filed: February 16, 2000

For: **Method and System for
Identifying Teaser Surfers with Time
Series Credit History Background of
the Invention**

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Group Art Unit: 3628

Examiner: **Graham, Clement B.**Attorney Docket No.: **RSW9-99-118**Certificate of Transmission Under 37 C.F.R. § 1.8(a)

I hereby certify this correspondence is being transmitted via facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, facsimile number (703) 872-9326 on April 28, 2003.

By:


Dell WhittonTRANSMITTAL DOCUMENT

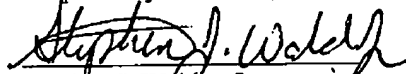
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:
ENCLOSED HEREWITH:

- Response to Office Action.

A fee of \$102.00 is required for 1 additional independent claim. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0461. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0461.

Respectfully submitted,


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FAX RECEIVED

Official

APR 29 2003

GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application: **Kraemer et al.**Serial No.: **09/505,031**Filed: **February 16, 2000**For: **Method and System for
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By: _____

Dell Whitton
Dell Whitton**RESPONSE TO OFFICE ACTION**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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In response to the Office Action dated January 27, 2003, please amend the above-identified application as follows: